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## DOWNSIZING ADVICE





Thank you for downloading the latest ebook from Comfort Life— The Trusted Source for Retirement Living and Care.

Comfort Life brings you sound planning strategies and advice to ensure you make the right retirement decisions— whether your retirement is imminent or years away.

"Comfort Life helped me understand my retirement living options and offers a step-by-step approach to find the best one for my needs."

We hope you enjoy this eBook.

The Comfort Life Team





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# IS IT TIME TO DOWNSIZE?

## Is your home feeling lonely?

BY GORDON'S ESTATE SERVICES

It's a question that many people are asking themselves...

First your children moved out, and when they did you may have converted those extra bedrooms into an exercise room, a craft room, the ultimate den or the perfect guest room; but how often do you really use them? Now you may be dealing with the loss of your spouse and those unused rooms are daily reminders that you are living in an empty house.

Too much unused space can lead to feelings of loss and loneliness. Surrounding yourself with these constant reminders of your isolation can leave you in a [depressed](#) and unhappy state. If you find yourself feeling this way then this is an indication that you may be living in a home which is now too big for your needs. For most people living alone, the thought of cleaning a multi-level, three or four bedroom house with two-and-a-half bathrooms can be overwhelming and depressing. Not to mention a far cry from how you pictured your retirement!

Downsizing is a perfect solution to reducing such things as clutter, cleaning, yard maintenance, unnecessarily high utility bills, property taxes, and the feeling of loneliness and isolation which living alone can sometimes bring. Downsizing also enables you to use the built up equity in your home to put toward improving your retirement lifestyle.



*“You have options; it’s your retirement, so make the most of it!”*

If you don’t want to waste any more weekends mowing the lawn, weeding the garden and tackling the never ending to-do list, then a condo or apartment could be the right fit. This type of living also puts you in closer proximity to your neighbours while still giving you lots of independence and freedom.

Perhaps you are tired of vacuuming, dusting and having to [prepare your own meals](#)? There are many mid and upscale retirement communities available where these services are provided. This type of living also provides you with a built in social network, companionship and a greater sense of community.

If you feel like the echoes and empty spaces of your house are making it feel more like a museum than a home the answer may be as simple as downsizing to reflect your new lifestyle needs.

You have options; it’s your retirement, so make the most of it!

# Stop warehousing your kids’ stuff.

BY DAVID FIELD

As children get older, many will move out of their parents’ homes. However, much of their possessions will remain at their parents’ homes—and for many—their parents’ house becomes a zero-cost warehouse for their unwanted items.

For many children, the reason is that they just don’t have time to go through everything. Also, many live in smaller spaces than their parents and just don’t have room for the stuff in their homes. In other cases, the kids just don’t care. “The adult child may not want it and cannot bring themselves to tell their parents that,” suggests Elaine Frost, the founder of Trusted Traditions. For parents wanting to downsize or to just reduce the quantity of things in the home have many options to make progress.

Marsha Fingold recommends setting deadlines. The senior transition manager of Marsha’s Helping Hands suggests saying, “You have until Friday otherwise everything is being donated or sold.” Parents will want to consider the busy schedules of their adult children but should not allow them to put off the task of claiming their stuff.







# There's no way I can downsize – I have too many things!

BY GORDON'S ESTATE SERVICES

*“You have until Friday otherwise everything is being donated or sold.”*

A more direct approach is suggested by Pat Irwin, the president of ElderCareCanada, “Put it in storage now for the adult child and have them pay for it.” She suggests that if the items have value they will come and get it and if they don't have time at that moment, they can pay for storage until they are ready to sort through their stuff.

If your adult child has room in their house to store the stuff you can pack it up and deliver it to them, if there is a rush to get the items out of your house. However, simply letting your children know you are tired of warehousing their stuff could be enough to get the process started.

Downsizing or making a major move can be overwhelming. There is so much to think about: the sale of your home, organizing finances, cleaning, sorting, packing and sometimes most importantly, choosing what to take with you. Despite everything that needs to be managed, the number one concern time and time again is, “what will happen to my things?”

Everyone tends to collect things over the course of their life. If you are moving from your home of 30 or 40+ years you will probably find that you have accumulated more than you ever imagined. Even if you know you don't need everything in your home, it can be difficult to part with things because they are attached to memories and emotions.

Here are some things to consider when moving into a smaller space:

1. Remember that you are moving because you have made a choice to improve your lifestyle. An overwhelming number of possessions can create a stressful living environment. Think of the energy required keeping everything clean and orderly, we may not be able to enjoy our memorabilia if it's lost in clutter or we may be neglecting other pursuits to take care of all our things.





2. Consider that we only use 20% of our possessions 80% of the time. Approach [downsizing](#) as a unique opportunity to assess what you truly love and need in your life. It is a chance to learn what you can live with and what you can live without.
3. Consider a test period. Choose a smaller space (like the main floor of your house) and spend time living with the smaller group of items you've chosen. This may help you to realize that you can enjoy living with a reduced number of possessions or help you better see what you do and don't want.
4. Think of more compact ways to take your memories with you. Create a photo album or scrapbook of your home rather than taking the actual things with you. Digital picture frames are fantastic ways to show off your photo collection without the need of a large heavy album.
5. While it may be difficult, be honest when assessing the value of your items. Does this item fit with your new living space/lifestyle? Is this item worth the time and expense of packing and moving? What is the comparable emotional value of two similar items?
6. Create a scale floor plan of your new living space to give you a concrete idea of how many things you can take.
7. Consider giving gifts back to the giver or donating collections so that someone else can enjoy them as much as you have.
8. Try a ceremony when parting with certain items. It will help you feel that they have been given the respect they deserve.
9. Think about consulting an objective third party. It can be helpful to get advice and assistance from someone who isn't attached to your things like you are.

At the end of the day you're not defined by your possessions, rather by the experiences and memories which they hold. It's those intangible things who make you who you are. So don't let your stuff get in the way of your exciting future!

[GordonsEstateServices](#) provides real estate and transition solutions.



# Less is more as time passes

BY DAVID FIELD

For most of our adult lives we strive for bigger and better, especially when it comes to our homes. But when you get older, a big home can be a burden causing a lot of work and increased chances at becoming injured. Smaller spaces are easier to keep clean and clean spaces lead to improved health.

Also, [condos](#) and [apartments](#) eliminate difficult stairs and keep everything within reach. "Once you are using a walker, the closer everything is the easier it is," says Elaine Frost, the owner of Trusted Transitions. "At the end of the day, I think that we fill the space we have and the more stuff we have the more complicated our lives are. The older we get the better off we are without the complications."

Moving to a smaller space also forces seniors to downsize, which allows their circumstances to be flexible in case any health complications require changes. But also as we get older people become most important, not stuff. "They just want to see their grandchildren more, have friends over for cards and to be with family for dinner," says Frost.

[Retirement communities](#) can be ideal new homes for seniors wanting a smaller space and looking for more than just stuff. There are friends to [socialize](#) with, people around if they need assistance, [activities](#) to keep them fit and high quality meals available throughout the day. Plus, family is welcome anytime with little preparation required by the older adults.



# Downsizing: Five ways to stay in control

BY GORDON'S ESTATE SERVICES

Thinking about downsizing? Do you fear that someone will rush you through the process or take the decision making process out of your hands? You're not alone.

You're about to make some very important choices about your future and you should always be in control of your own transactions. So how do you stay in the driver's seat and remain in control of your transition?

Being in control means having all available information *before* you start the decision making process. When you know all about your options, you can decide what's best for you. Your choices will not be dictated by services providers, family members for circumstances beyond your control.



Here are some tips to help you stay in control every step of the way:

1. Set clear goals and timelines, and then tell everyone you're working with. Make sure everyone knows what you want and what your expectations are from the beginning.
2. Never work with anyone who pushes, doesn't listen, or won't take your feelings into consideration. This includes family members.
3. [It's ok to say, 'No!'](#) Transitions can be emotional for everyone involved, but you should never feel pressured to make a decision based on someone else's emotions.
4. Think long term. Make decisions that will benefit you now as well as in the future.
5. Find a resource you trust to provide you with information. If they also offer transition solutions, you can count on them for both advice and assistance.

When it's finally time to move remember that you make the decisions, you choose [where and how you want to move](#), and you set the timelines. This will put you in the best position to enjoy a smooth, stress reduced transition and move on with confidence.





# DECLUTTERING

## Reducing your belongings

BY DAVID FIELD

For many seniors reducing their personal belongings is a very daunting and emotional task. Understandably, many will put off the task until they are forced to do it because of the death of a spouse or for health reasons. Downsizing allows seniors to remain flexible if their circumstances change and reduces the chance that a senior remains at home in risk because they do not what to deal with the stress.

“It just gives a senior more options and a faster reaction time if something were to happen,” says Pat Irwin, the president of [ElderCareCanada](#).

The best place to start downsizing are the parts of your house that you use least: spare bedroom, garage, closet, under the bed and even the basement. It is best to start with the easiest things to part with.

Additionally, Elaine Frost, the founder of [Trusted Transitions](#), suggests that seniors “start with the things that already have a home lined up.” And for the children and grandchildren receiving those items, they must keep in mind that there is emotional attachment to the objects and important memories.

“These things have been comforting them for many years,” explains Marsha Fingold of [Marsha's Helping Hands](#). “Although it is stuff, it is never just stuff. Everything has a story. Everything has an emotional attachment.”



## *“Everything has a story. Everything has an emotional attachment.”*

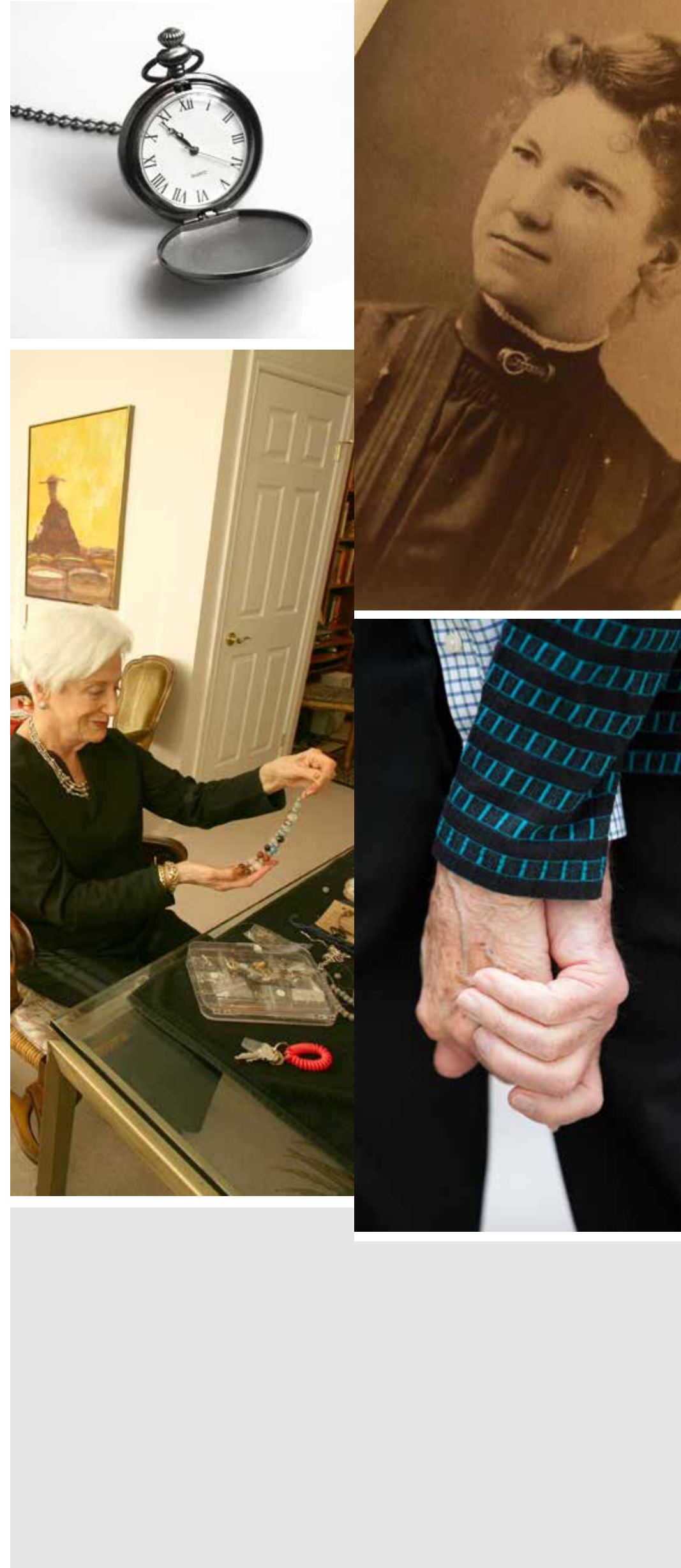
So to help ease the emotional stress of the situation, it is best to find a new home for every item rather than throwing items out in the trash. Giving things away to family is probably the first place to start, but it is best to be transparent about who receives what among family members. It is also best to have items appraised for their value, even if they are given away, in order to keep the gifts even among the family.

“Family dynamics are so powerful when money comes into the picture and big decisions are made. Old [sibling](#) roles can resurface,” cautions Irwin.

Items that you might deem desirable for people outside the family to purchase is another good move. Items are not only auctioned off for money but more importantly for seniors, their items are finding new homes that will cherish the items as much they did.

“There are lots of people out there that would love to have a beautiful set of china. Sell the dishes to someone who wants it and give the money instead to your kids so they can do something with it that will create a great memory,” advises Frost.

For those items that are unsellable, getting seniors excited about helping out others and donating their stuff will go a long way. Fingold recommends that items be donated to charities and organizations that provide tax receipts for their donated items. “Try and get them a reward and don’t just throw things out,” she says. “They will be happy to help out less fortunate people.”



Overall, downsizing experts such as Irwin, Frost and Fingold recommend not using garage sales, garbage bags and dumpsters to remove senior’s items from their homes. And for those families that may not have the time to help their parents downsize their home, downsizing experts can help speed up the process and provide the needed sensitivities to successfully reduce belongings.

In addition, when dealing with this transition there are still many other things to consider: the sale of your current home, sorting, packing and moving, appraisal of belongings, cleaning and preparing your home for sale. Again, there are professionals like Gordon's Estate Services to help you move on.

Finally, children can help a lot with the process of their parents’ downsizing. Helping with the physical labour and ensuring that their parents’ legacy is living on is vital. In the end, children may just have to accept some items they many not necessarily want. But working in a collaborative and sensitive way will make the process easier and allow seniors to be nimble in case an emergency arrives.

## *“Helping with the physical labour and ensuring that their parents’ legacy is living on is vital.”*





# What to keep, give away, sell or throw out

BY HAILEY EISEN

No matter where you're moving to, downsizing isn't easy. Sorting through a lifetime of possessions can be emotionally and physically exhausting. But getting rid of clutter can also be rewarding. Ease the process by enlisting a professional to help sort trash from treasures.

Here are tips from some of our favourite experts: Pat Irwin of ElderCareCanada, Susan Borax of Good Riddance and Vicky Riley Keyes of Red Coats Moving Solutions.

## Keep

1. "Start by focusing on what you're taking with you," says [Pat Irwin](#), president of ElderCareCanada.
2. Create a vision for your new space, map out a floor plan and decide what will fit. "Too much clutter may overcrowd your new space, but be sure to keep what's most important," she says.
3. Take a selection of valuables that are reminiscent of home and choose furniture that's comfortable and familiar.





## Give Away

1. Offer valuables to family and friends first. Share memories with loved ones to ensure they appreciate the value of your offering. "Then, get creative with giving," says [Vicky Riley Keyes](#), president of Coats Moving Solutions Inc. "Bring meatballs to a dinner party in a hand-me-down serving dish and fill teacups with chocolates or candies."
2. Next, consider charities with pickup service. Giving furniture and appliances to a women's shelter or an immigrant family not only feels good but also helps those in need.
3. Other giveaway options include libraries, schools and churches.

## Sell

1. "Have realistic expectations when it comes to selling your belongings," says [Susan Borax](#), co-owner of Good Riddance, Professional Organizing Solutions. "We tend to over-value things we're attached to."
2. Secure an appraiser to help determine value, or compare similar items on websites like eBay or Craigslist. "You'll make more money selling things online, but consignment stores offer an easier solution," she says.
3. For valuable furniture and antiques, consider an estate sale or auction house.

## Throw Out

1. Anything that is chipped, broken or dirty is likely suited for the trash.
2. Think green when it comes to disposal. "Choose a junk disposal service that will pick up your trash and recycle it accordingly," says Irwin.
3. Try not to be home when the junk truck comes, as it can be difficult to watch.






## TOP 10 DOWNSIZING TIPS!



1. Begin three to six months in advance.
2. Keep track of where everything goes.
3. Once designated, move items quickly.
4. Take photos of valuables to preserve memories.
5. Reminisce and share stories as you declutter.
6. Begin at 12 o'clock and work clockwise through each room.
7. Don't sell anything until relatives have seen it first.
8. Know that your donations will help those in need.
9. Do a second round of decluttering once you relocate.
10. Honour your feelings and emotions during this process.

## TIPS FROM THE EXPERTS



### Keep

-  FOCUS ON WHAT YOU'RE TAKING WITH YOU
-  CREATE A VISION FOR YOUR NEW SPACE
-  TAKE VALUABLES REMINISCENT OF HOME



### Give Away

-  OFFER VALUABLES TO FAMILY AND FRIENDS FIRST
-  GIVE TO CHARITIES, LIBRARIES, SCHOOLS & CHURCHES

### Sell

-  HAVE REALISTIC EXPECTATIONS WHEN SELLING YOUR BELONGINGS
-  SECURE AN APPRAISER TO HELP DETERMINE VALUE OF ITEM

### Throw Out

-  CHIPPED, BROKEN OR DIRTY
-  THINK GREEN WHEN IT COMES TO DISPOSAL



# 16 Best de-cluttering tips

BY OUR KIDS PUBLICATIONS

Decluttering and downsizing is a big job so we've compiled some of our favourite tips from the experts.

## Maintain a positive outlook

1. Focus on your new life and on what you're taking with you. Decisions can't be made until you've focused on your new lifestyle —on what you'll be doing there and on what you need and don't need.
2. Think of your things this way: you have enjoyed and appreciated them, now it's time for another family to enjoy and appreciate them. All you did was look after these things for a period of time.
3. Think of downsizing your things as a process. Enlist enthusiasm and support from family and friends.
4. If you have something sitting in the back of a closet or shelf that's been unused and unloved for a long time remember that lots of people could make use of it, particularly someone in a hospice or shelter. Let it go so that it can do some good!
5. Go back into the area you were working in and see what has been accomplished. Feel good about it.
6. Reliving the memories associated with your treasures is an important part of the downsizing process. Sit down with loved ones and share the stories behind your objects.



## Planning your new space

1. Get the dimensions of the space you're moving into and develop a floor plan. A floor plan on a magnetic board with small furniture pieces cut to-scale is a great way to move items around and see how they will fit. That way you can create a vision for your space and decide what furniture to bring and what pieces to eliminate.
2. If you can, go to your new residence and plot out where things will go so that you can visualize how it's all going to come together.
3. If you want to visualize how much closet space you'll have in your new place, take the measurements of the closet at your new place and then using tape, section off that same area in an existing closet in your house so that you can get used to the space and see what items will fit inside.

## Market value of your possessions

1. Recognize that you're not going to get very much for many of your possessions. Many items are not rare, not valuable in a market sense. They are valuable to family and friends so give things to them and take some favourite things with you like your china cabinet. One thing you can't do is separate a man from his desk so take it too!
2. People often overvalue what they have. You may have paid \$600 for an item but if you can get \$150. or even \$75. then you are fortunate. Set realistic expectations.
3. For the most part things like furniture, household articles and clothing depreciate over time because styles change and tastes change. People often think that their dining room suite is going to be a big seller but most of the time younger people don't want that style of furniture. Sofas are hard to sell because people often have health concerns about them and chips or cracks in china will devalue those items.
4. Sometimes it is the unusual and unique items that will sell, not the bigger ticket items.





## Appraisals and Pricing

1. Before you get rid of your items get advice and take your time. Get an appraiser.
2. A great estate selling company in Toronto is The Great Estate Sale.
3. Understand how to price: Look online to find something similar, see what others are selling these things for and price accordingly.
4. Create a resource list of consignment stores, auctioneers, buyers, relatives and friends who are taking items.
5. Take photos of things you want to sell and email them to prospective buyers.

## Labels and note taking

1. Try to label things for their destination (new house, family/friends, sale, donation or recycle/dispose).
2. Ask family and friends if they can take notes on where things have been sent (auction, Goodwill, a friend etc.). That way, if you are wondering where an item went later on, you will be able to check.

## Make sure items are in good working order

- Make sure your things are clean and in good working order. Before you sell or give them away plug them in and make sure they're completely operational.

## Collections

If you have a collection, don't take every piece with you; take a subset—a few pieces that are representative of the set.



## Magazines and newspapers

It's best to recycle magazines and newspapers as soon as you don't need them. Libraries will often take magazines if they are recent and in good condition.

## Camera equipment

Old camera equipment may be welcome at local schools that have photography programs.

## Great places to donate

1. You will not get a tax receipt for donating items in Canada but there are lots of great places for your things. You can Google "furniture donation" and the name of your province for a list of options. For example, The Furniture Bank in Toronto gives to immigrants. We were all immigrants once so this is a great solution! In British Columbia try Homestart which gives furniture to homeless families. You can also donate household articles to local women's shelters.
2. When people call from a charity saying they'll be in your neighborhood next week always say, "Yes!" It will give you the inspiration to go through your closets and find something you can donate.





## Stick to deadlines

1. It's very tiring emotionally and physically to go through your things so limit each session to no more than three hours.
2. Once you make a decision about something stick to it. Don't let items pile up in the garage, the back of the car or the front hallway.
3. If a friend or family member wants an item and is coming to pick it up, give them a deadline. Say that it will go onto the charity truck if they don't come at the specified time. Make decisions and move the process along; you don't want items piling up.

## How long will it take to downsize?

There are a number of factors to consider: how long have you been in the house? How many rooms do you have? Is your home sparsely finished or do you have a lot of stuff? Do you regularly declutter or is this the first time in a long time? It's unrealistic to expect that in three days or a week you'll clear everything out.

## Get a second opinion

Get someone else to help you make decisions so that you have another pair of eyes. Downsizing can be an emotional minefield because you have too many memories attached to your things; you need someone who has no association with them.



## Declutter regularly

Set aside 15 minutes once a week (schedule it on your calendar) to do some de-cluttering—a drawer, a shoe closet—and make it a general part of your routine. Then if you do decide to move in two years, you'll be much better prepared physically and mentally.

## Downsize while in good health

Start downsizing while you are still in good health, one room or area at a time. That way it won't become an overwhelming emotional issue when you are less able to deal with it.

## Storage lockers

If your house is being staged, make use of storage lockers for your things but don't make it a permanent solution. Storage lockers can become expensive and having things there only delays the work you'll have to do later on.

## Resources:

- ElderCareCanada
- Good Riddance
- Red Coats Moving



# Downsizing by the book

BY VICKY RILEY KEYES

There's no question, we love our books. They are like old friends that sit on our shelves and remind us of other times in our lives when we read them. It's why we find it so hard to part with them. Yes, books fill our lives with wonderful experiences, but they also fill up our homes. So if you are thinking of moving in a year or in ten years, it is a good idea to start paring down your collection.

## Spend 15 minutes once a week and follow these tips to get started:

1. Dedicate one bookshelf as your 'keep shelf' and start putting only the books there that you truly cannot part with.
2. Make a habit of taking current novels that you have read to your public library as a donation.



3. Pass on a good novel to a friend and ask them to pass it on again once they have read it. It's a gift that keeps on giving. And remember, you don't want it back.
4. Find out which local universities/colleges and places of worship have annual book sales and start putting books aside for them. A liquor box tucked inside your hall closet would be a good place to store them (the box is not too heavy to carry out).
5. Check out your collection of encyclopedias, especially the annual updates. They are the ones probably covered in cobwebs – after all, thanks to the Internet, information changes, expands and updates so quickly, it all becomes out-dated literally as soon as it is printed. If you have annuals, start with the oldest years and start letting them go.
6. When it comes to your full collection of encyclopedias they are often hard to find a home for. They have to be *extremely* old, to be of an real monetary value (check out [eBay](#)). Most encyclopedias are just too dated to be of use but far too common to be of value. Try donating them to an art program or if the encyclopedia is leather-bound and looks nice, you may be able to sell it as a decorator's item. The best advice is maybe to start recycling them, once a week.





# If you don't want it, make money on it!

BY VICKY RILEY KEYES

7. Recycle your magazines. They can accumulate quickly if you don't keep up with recycling them. A client of ours was getting her home ready for market and had a room full of old magazines. There were always articles that she wanted to keep to refer to later. Now it was too hard to carry them up the stairs and even harder to drag the recycling bin to the curb.

**TIP:** Scan or clip the articles you want to keep and then recycle the magazine. If you are moving in six months cancel the subscription for now and renew it if you have really missed it when you get to your new home.

8. Take pictures of books that you think may have a high value and send their details to a reputable auction house like [Waddington's](#) in Toronto. They have experts there that can help you determine the value.
9. Finally, consider an eBook. We got my 84 year old mother one at Christmas and now that she has mastered the technology, she loves it. She can make the print as big as she likes and there is a little light that illuminates the print. She is thrilled.

You can keep the memories of all your books for a lifetime, but by following some of these tips, you can allow others to enjoy them too.

Vicky Riley Keyes is the president of [Red Coats Moving Solutions Inc.](#)

We all like to collect things. But over the years, our basements fill up. Our closets burst at the seams. And our bookshelves overflow.

Once you decide what you want to keep there are many ways to find a home for the things you don't want (and to make some money too!) including auctions, consignment and garage sales.

## Here are some options:

## 1. Selling can make dollars and sense!

### Consignment and vintage stores

Try consignment stores for clothing items that are about two to three years old. Vintage stores are worth looking into for older items. They also take vintage items that can be used in movie sets, period TV shows or in-store rentals.



## Garage sales

Great idea if you like bartering with your neighbors. Remember people are looking for the lowest price and will be prepared to barter for it. Or why not have a charity garage sale and donate the proceeds to charity. See [Canadian Breast Cancer Foundation](#)

## Content/Tag sale

A professional content sale company will [stage your items](#) for sale, price them, promote the sale locally and manage the sale and clean up of what is left. Their commission varies from 30% - 50% of the total revenue.

Another way to have a content sale is through a new company called [YouBidLocal](#).

## On line selling (eBay, Craig's List, Kijiji)

Upload a good photo of the item you are selling and a brief description. Beware of the scams. Always deal in cash and preferably have someone with you when a potential buyer comes to call. For more tips check out [What to watch for when using e-Bay](#)

## Auction House

An auction house will usually come in and estimate what your contents will get at auction. Many auction houses have live online bidding so it does open your items up to a wider market.

## Appraisals

If you are not sure that you have something valuable or not, it is wise to pay for an independent appraiser to come in and give you a valuation at today's market value or take a picture and email to an auction house. There's also an app for this called [ValuemyStuff](#)



## 2. Donation

When you have exhausted options of trying to sell your unwanted possessions, the next step is to find a charity that will be willing to take them.

The first rule here is the items have to be in good condition, clean and gently used. Here are some sites across Canada that you can check out for donations.

[Goodwill](#)  
[Salvation Army Canada](#)  
[Canadian Diabetes Association – Clothesline](#)  
[Mennonite Central Committee Thrift Stores](#)  
[Canadian International Relief Foundation Inc.](#)



## 3. Recycle

As well as charities there are other ways to [recycle](#) things you don't need anymore. Check out the sites below or download a handy app.

Recycle.  
[The Free Cycle Network](#)  
[App: IRecycle](#)



## 4. Rubbish

The final disposition of your property that does not fit into any of the above categories is rubbish. This means you either put things to the curb for pick up or you call in a company like 1-800 Just Junk who will haul it away for a fee.

Vicky Riley Keyes is the president of Red Coats Moving Solutions, based in Toronto.



# Get more information on topics related to downsizing at [www.comfortlife.ca](http://www.comfortlife.ca)

You'll find many resources including these helpful articles:

[PACKING FOR YOUR MOVE TO A RETIREMENT COMMUNITY](#)

[STAGING TO SELL: TURN YOUR HOME INTO A HOUSE](#)

[WHAT SENIORS SHOULD KNOW ABOUT SELLING THEIR HOMES](#)

[HOW TO BUY A RETIREMENT CONDO: FIVE EXPERTS TO CONSULT BEFORE BUYING](#)

[HOW TO FIND A RETIREMENT COMMUNITY FOR YOUR PARENTS](#)



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